



PO Box 2070  
Milwaukee, WI 53201-2070

Kreamer Law Group LLC  
1100 E Warrenville Road  
Suite 135  
Naperville IL 60563

March 2, 2020

RE: Request for an External Review  
ID#: 671272722  
Client: Charles Till  
Date of Service: March 2018 to present

Dear John C. Kreamer,

This letter serves as a follow-up to our February 20, 2020 correspondence and your request for an external review of Mr. Till's claims that were denied pursuant to the Pre-Existing Condition provision under his Short Term Medical Insurance certificate. As noted, your request was forwarded to MCMC LLC, a URAC Accredited entity, for an independent external review.

A board certified medical doctor in Internal Medicine reviewed the provisions of Mr. Till's Short Term Medical Insurance certificate and medical records. The results of the MCMC review are enclosed.

The MCMC review determined that Mr. Till's claims were processed correctly and properly excluded pursuant to the Pre-Existing Condition Exclusion provision under his Short Term Medical Insurance certificate.

This letter serves as the notification of findings from such review and confirmation that his right to an External Review has been satisfied.

Therefore, the Internal Appeal Review rights and External Appeal Review rights with regard to this matter have been exhausted.





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If you have additional questions regarding this matter, please contact our office at the address noted below.

Regards,

Correspondence Team  
National General Accident & Health  
PO Box 2070  
Milwaukee, WI 53201-2070  
Facsimile: (414) 999-2049

cc: MCMC Review